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EXPRESS MAIL CERTIFICATE

Date 3/20/02 Label No. EV039140499-US

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Name (Print) Signature

Customer No.:



Docket No.: 3147/1G921-US1

07278

PATENT TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Ronald A. BRACO

Serial No.: 09/852,119

Confirmation No.: 4159

Filed: May 9, 2001

For: ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner of
Patents and Trademarks
Washington, DC 20231

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is a copy of Form PTO-1449 and copies of the documents listed thereon.

In accordance with MPEP Sections 609 and 707.05(b), it is requested that each document cited (including any cited in applicant's specification which is not repeated on the attached Form PTO-1449) be given thorough consideration and

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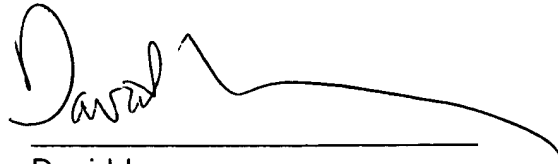


that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104(a) and 1.106(b) and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

Early and favorable consideration is earnestly solicited.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "David", followed by a long, sweeping horizontal line that extends to the right.

David Leason
Registration No. 36,195
Attorney for Applicant(s)

Dated: March 20, 2002

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New York, NY 10022
(212) 527-7700



U.S. DEPARTMENT OF COMMERCE PATENT & TRADEMARK OFFICE

SHEET 1 OF 1
(REV. 7-80)**LIST OF REFERENCES CITED BY APPLICANT**

(Use Several Sheets if Necessary)

DOCKET NO.: 3147/1G921-US1

SERIAL NO: 09/852,119

APPLICANT: Ronald A. BRACO

FILING DATE: May 9, 2001

CONFIRMATION NO: 4159

For: **ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM****U.S. PATENT DOCUMENTS**

<u>*EXAMINER INITIALS</u>	<u>DOCUMENT NUMBER</u>	<u>DATE</u>	<u>NAME</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>FILING DATE</u>
	1. 6,289,322 B1	09/11/01	Kitchen et al.			03/03/98
	2. 6,327,577 B1	12/04/01	Garrison et al.			12/19/97
	3. 6,334,116 B1	12/25/01	Ganesan et al.			01/27/99
	4. 5,884,290	03/16/99	Smorodinsky et al.			10/22/96
	5. 5,890,140	03/30/99	Clark et al.			06/07/95
	6. 5,905,976	05/18/99	Mjolsnes et al.			07/17/96
	7. 5,956,695	09/21/99	Carrithers et al.			11/12/97
	8. 5,745,886	04/28/98	Rosen			06/07/95
	9. 5,787,403	07/28/98	Randle			03/08/95
	10. 5,424,938	06/13/95	Wagner et al.			10/13/92
	11. 4,799,156	01/17/89	Shavit et al.			10/01/86

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GROUP 3600**FOREIGN PATENT DOCUMENTS**

<u>*EXAMINER INITIALS</u>	<u>DOCUMENT NUMBER</u>	<u>DATE</u>	<u>COUNTRY</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>TRANSLATION</u> <u>YES</u> <u>NO</u>
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OTHER REFERENCES**(INCLUDING AUTHOR, TITLE DATE, PERTINENT PAGES, ETC.)***EXAMINER
INITIALS

EXAMINER: _____

DATE CONSIDERED: _____

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.